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# Operating Ratios of Member Banks

Tenth Federal Reserve District

1969



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## FEDERAL RESERVE BANK OF KANSAS CITY

### *TO MEMBER BANKS IN THE TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth Federal Reserve District covering operating results in 1969 are presented in the following pages.

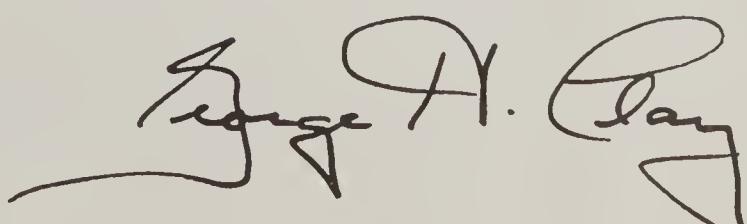
Operating ratios for all District member banks appear in the first table, and ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for Colorado, New Mexico, and Wyoming are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, ratios of banks in the Tenth District portion of Missouri are not tabulated separately, but are included in the District summary table. At the end of the booklet, ratios are presented of District member banks grouped into metropolitan area banks and nonmetropolitan area banks.

In the District summary table the operating ratios for each grouping of banks are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net income to total assets, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group but also with the average ratios of the higher-earning banks. To facilitate comparisons, each member bank receiving this report also receives its individual bank ratios on a separate sheet. (In cases where more than one copy of the report is sent to a given bank, the individual bank ratio sheet has been inserted in the top copy only.)

The operating ratios presented here are unweighted averages of ratios of individual banks, not ratios of dollar aggregates. Thus, each bank has the same importance in determining the average ratios. The asset, liability, and capital account figures used in computing the 1969 operating ratios are averages of data contained in the condition reports of June and December 1969; the earnings and expense figures used are from the income reports for the calendar year 1969.

It should be noted that both the condition and income reports were revised substantially in 1969. As a result, some ratios are not exactly comparable to those of previous years, while other ratios are new and have no earlier counterparts. Because of these changes, operating ratios for previous years are not included in the following tables. A discussion of the revisions made in the 1969 condition and income reports, and some of the resultant changes made in the operating ratios, appears on the following page.

Very truly yours,



President

A faint, grayscale background image of a classical building, possibly a library or courthouse, featuring four prominent columns supporting an entablature. The building is set against a backdrop of soft, out-of-focus clouds.

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## REVISIONS IN OPERATING RATIOS

Beginning in 1969, a number of substantive revisions were made in both the condition and income reports. Accordingly, the operating ratios for 1969, which are computed from the data contained in these reports, also have been revised. Because of these revisions, few of the ratios for 1969 are comparable with previous years. The major changes made in the condition and income reports, and some of the resultant changes in the operating ratios, are discussed below.

One major change made in the reporting procedures for the 1969 condition and income reports was that every bank with total resources of \$50 million or more was required to report on an accrual accounting basis. Previously, reports were allowed to be submitted on either a cash or an accrual basis, according to each bank's method of bookkeeping. In 1970, accrual accounting also will be required in the reports of banks with total resources of \$25 million or more. Another change was that banks were required to submit their condition and income reports on a consolidated basis. This includes the bank's majority-owned bank premises subsidiaries, and other majority-owned significant domestic subsidiaries, including subsidiaries of subsidiaries that are significant to the parent bank.

Beginning with the 1969 condition reports, banks were also required to report total loans, total investments, and all investment subcategories on a gross basis. Reserves on loans and securities were treated as separate liability items. This contrasts with the previous practice of reporting these assets on a net basis, i.e., after deduction of valuation reserves. A further change was that trading account securities were reported as a separate item.

In the 1969 income report, a number of new reporting categories were introduced. Income on Federal funds sold was shown separately, whereas previously it was included in interest on loans by state banks and in other current income by national banks. Income on Federal agency and municipal securities was also shown separately, with net income on trading account included under all other income. A further new category was the provision for loan losses, which consolidates actual net charge-offs by banks not on a reserve basis for loan losses and an estimated amount by banks on a reserve basis. Because of this new category, total operating expense for 1969 is not comparable with data for previous years. Finally, new categories were introduced for the reporting of income before taxes and securities gains or losses, and the reporting of income after taxes computed on a current basis and before securities gains or losses. Thus, the 1969 data for these categories as well as net income have no earlier-year counterparts.

The operating ratios presented for 1969 have been revised to reflect, and to align with, the above mentioned revisions in the 1969 condition and income reports. As a result, new operating ratios have been introduced, some previous ratios have been either altered substantively or deleted, and the format for presenting the ratios has been changed somewhat. These revisions in operating ratios, it is felt, will provide more relevant and detailed information for analyzing bank operations.

# ALL TENTH DISTRICT MEMBER BANKS,

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION			GROUP 2 \$2-5 MILLION		
		1969	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%
	826	62	31	16	226	113	57
<b>PROFITABILITY</b>							
<i>Percentage of Equity Capital and Reserves</i>							
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	10.6	8.3	11.4	12.4	9.9	12.8	14.1
2. Net income .....	10.3	8.0	10.9	11.4	9.6	12.2	13.3
<i>Percentage of Net Income</i>							
3. Cash dividends declared .....	29.9	32.8	40.2	45.8	28.5	25.0	25.6
<b>SOURCES AND DISPOSITION OF INCOME</b>							
<i>Percentage of Total Assets</i>							
4. Total operating income .....	5.94	5.80	5.72	5.75	5.93	5.98	5.97
5. Salaries, wages, and employee benefits .....	1.53	1.98	1.75	1.71	1.65	1.58	1.51
6. Interest on deposits .....	1.77	1.13	0.95	0.81	1.77	1.67	1.59
7. Net occupancy expense of bank premises .....	0.19	0.16	0.13	0.12	0.17	0.15	0.14
8. All other operating expenses .....	1.12	1.19	0.93	0.87	1.09	0.92	0.89
9. Total operating expense .....	4.61	4.46	3.76	3.51	4.68	4.32	4.13
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.96	0.97	1.41	1.67	0.95	1.26	1.45
11. Net income .....	0.94	0.94	1.36	1.56	0.92	1.21	1.37
<i>Percentage of Total Operating Income</i>							
12. Interest on U. S. Treasury securities .....	17.1	27.4	31.4	32.4	18.5	18.8	17.8
13. Interest on securities of U. S. Government agencies .....	3.8	6.8	7.6	7.8	5.0	5.2	5.7
14. Interest on obligations of states and political subdivisions .....	6.2	2.0	2.0	2.7	4.4	5.1	5.1
15. Interest and dividends on other securities .....	0.2	0.3	0.2	0.2	0.2	0.1	0.2
16. Interest and fees on loans and income on Federal funds sold .....	63.5	55.8	51.8	49.8	63.9	63.0	63.7
17. All other operating income <sup>2</sup> .....	9.2	7.7	7.0	7.1	8.0	7.8	7.5
18. Total operating income .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts <sup>3</sup> .....	5.7	5.1	4.8	2.4	5.3	5.2	2.5
20. Trust department income <sup>3</sup> .....	1.8	*	*	*	1.0	0.9	0.8
21. Salaries and wages .....	23.3	32.4	29.2	28.6	25.5	24.3	23.5
22. Pensions and other employee benefits .....	2.5	2.3	1.7	1.5	2.3	2.1	2.0
23. Interest on deposits .....	30.0	19.0	16.1	13.6	29.9	27.8	26.3
24. Interest on borrowed money .....	0.5	0.3	0.4	0.2	0.1	0.2	0.1
25. Net occupancy expense of bank premises .....	3.1	2.7	2.2	2.1	2.9	2.4	2.2
26. Provision for loan losses .....	2.9	4.0	2.4	3.2	3.1	1.9	1.8
27. All other operating expenses .....	15.0	15.4	13.0	11.7	14.8	13.1	12.9
28. Total operating expense .....	77.3	76.1	65.0	60.9	78.6	71.8	68.8
29. Interest on capital notes and debentures <sup>3</sup> .....	1.4	*	*	*	*	*	*
30. Income before taxes and securities gains (losses) .....	22.7	23.9	35.0	39.1	21.4	28.2	31.2
31. Income after taxes and before securities gains (losses) .....	16.3	17.1	25.0	29.1	16.0	21.2	24.3
32. Net securities gains (+) or losses (-), after tax effect .....	-0.3	-0.4	-0.9	-1.6	-0.4	-0.7	-1.1
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	0.0	0.1	0.0	0.0	0.0	-0.1
34. Net income .....	16.0	16.7	24.2	27.5	15.6	20.5	23.1
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>							
<i>Return on Securities<sup>4</sup></i>							
35. Interest on U. S. Treasury securities .....	5.55	5.65	5.66	6.14	5.47	5.59	5.71
36. Interest on securities of U. S. Government agencies .....	3.78	4.02	4.37	4.41	3.81	3.99	3.79
37. Interest on obligations of states and political subdivisions .....	3.32	2.52	2.19	2.70	3.28	3.21	3.28
38. Interest and dividends on other securities .....	5.70	5.83	5.84	6.00	5.91	5.62	5.70
<i>Return on Loans</i>							
39. Interest and fees on loans <sup>5</sup> .....	7.44	7.64	7.82	7.48	7.40	7.48	7.46
40. Net losses (-) or recoveries (+) on loans .....	-0.22	-0.05	+0.02	+0.07	-0.12	-0.07	-0.12
<b>DISTRIBUTION OF TOTAL ASSETS</b>							
<i>Percentage of Total Assets</i>							
41. U. S. Treasury securities <sup>4</sup> .....	18.0	27.2	30.3	29.5	19.7	19.5	18.1
42. Securities of U. S. Government agencies <sup>4</sup> .....	3.6	6.4	6.9	7.3	4.6	4.6	5.2
43. Obligations of states and political subdivisions <sup>4</sup> .....	10.0	3.4	3.3	4.6	7.1	8.2	8.3
44. Other securities <sup>4</sup> .....	0.2	0.3	0.3	0.2	0.2	0.2	0.2
45. Total loans and Federal funds sold .....	50.9	43.5	39.7	39.5	51.5	50.5	51.2
46. Cash and due from banks .....	15.4	18.2	18.6	18.3	15.5	15.7	15.8
47. Real estate .....	1.4	0.8	0.7	0.5	1.1	0.9	0.9
<b>DISTRIBUTION OF LOANS</b>							
<i>Percentage of Loans and Federal Funds Sold</i>							
48. Real estate loans .....	16.3	11.7	10.6	9.4	14.9	14.5	14.6
49. Loans to farmers .....	34.0	51.3	52.4	52.1	45.7	47.5	47.7
50. Commercial and industrial loans .....	18.7	10.2	9.5	10.5	13.6	12.7	12.4
51. Consumer loans to individuals .....	23.3	19.6	17.3	16.1	19.0	17.9	17.6
52. All other loans and Federal funds sold .....	7.7	7.2	10.2	11.9	6.8	7.4	7.7
<b>OTHER RATIOS</b>							
<i>In Percentage</i>							
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	9.4	12.1	13.4	14.6	9.7	10.2	10.6
54. Time and savings deposits to total deposits .....	46.6	33.9	30.1	26.9	46.9	44.7	43.4
55. Interest on deposits to time and savings deposits .....	4.17	3.54	3.35	3.31	4.09	4.03	3.92
56. Income taxes to net income plus income taxes .....	23.2	21.6	26.0	24.0	20.9	22.1	19.8
57. Total capital accounts to total deposits .....	9.77	13.82	15.68	17.22	10.25	10.80	11.30

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION			GROUP 4 \$10-25 MILLION			GROUP 5 \$25-50 MILLION			GROUP 6 \$50 MILLION AND OVER			YOUR FIGURES
GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	1969
257	129	64	188	94	47	48	24	12	45	23	11	
11.1	13.7	14.9	11.7	14.4	16.5	10.9	12.9	13.0	10.2	11.3	12.5	1
10.8	13.3	14.4	11.4	13.9	15.8	10.5	12.2	12.0	10.0	11.0	12.2	2
28.9	28.9	29.1	28.0	24.2	23.0	32.5	30.2	25.8	44.2	42.1	45.2	3
5.95	6.02	6.04	6.02	6.13	6.32	5.99	5.95	5.86	5.78	5.68	5.80	4
1.48	1.41	1.40	1.39	1.34	1.36	1.38	1.30	1.23	1.28	1.19	1.17	5
1.86	1.77	1.67	1.91	1.88	1.83	1.85	1.87	1.79	1.57	1.43	1.37	6
0.19	0.17	0.18	0.21	0.19	0.19	0.23	0.18	0.17	0.17	0.16	0.14	7
1.08	0.97	0.91	1.14	1.05	1.05	1.22	1.05	1.02	1.29	1.10	1.10	8
4.61	4.32	4.16	4.65	4.46	4.43	4.68	4.40	4.21	4.31	3.88	3.78	9
0.97	1.25	1.44	0.98	1.25	1.45	0.92	1.13	1.23	0.91	1.10	1.23	10
0.95	1.22	1.39	0.96	1.21	1.40	0.90	1.08	1.17	0.89	1.07	1.20	11
17.0	16.6	14.7	15.4	14.8	14.1	11.4	10.6	10.3	9.6	10.4	10.9	12
3.7	3.6	3.1	2.5	2.2	1.8	2.0	2.6	4.1	1.5	1.7	1.5	13
6.7	7.6	8.1	8.0	8.9	9.1	9.1	11.1	11.6	6.9	7.6	8.2	14
0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.7	1.3	15
63.6	62.7	65.1	63.7	63.6	63.7	65.6	64.1	62.2	68.7	66.7	64.4	16
8.8	9.3	8.8	10.2	10.3	11.1	11.7	11.4	11.5	12.9	12.9	13.7	17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	18
5.9	6.5	3.0	6.6	6.9	3.7	6.0	6.1	2.8	3.2	3.1	1.4	19
1.0	1.6	0.1	0.8	0.8	0.4	1.8	1.8	0.8	4.1	4.3	2.3	20
22.4	21.1	20.8	20.5	19.4	19.1	20.2	19.1	18.6	19.3	18.1	17.5	21
2.5	2.3	2.4	2.5	2.4	2.3	2.8	2.7	2.4	2.7	2.6	2.4	22
31.6	29.6	27.7	32.2	30.8	29.1	31.1	31.4	30.5	27.1	25.2	23.5	23
0.2	0.3	0.3	0.4	0.6	0.7	1.6	1.2	1.6	3.9	3.7	4.2	24
3.1	2.7	2.8	3.4	3.1	2.9	3.8	3.0	2.9	3.0	2.9	2.4	25
2.8	1.9	1.7	3.0	2.1	1.6	2.1	1.6	1.0	1.9	1.4	1.3	26
14.5	13.4	12.6	15.1	14.0	13.8	16.4	14.7	14.7	16.4	14.1	13.4	27
77.1	71.3	68.3	77.1	72.4	69.5	78.0	73.7	71.7	74.3	68.0	64.7	28
*	*	*	1.1	*	*	1.5	*	*	1.7	*	*	29
22.9	28.7	31.7	22.9	27.6	30.5	22.0	26.3	28.3	25.7	32.0	35.3	30
16.5	21.0	24.0	16.3	20.4	23.0	15.4	19.0	21.0	15.9	19.3	21.4	31
-0.3	-0.4	-0.6	-0.1	-0.5	-0.5	-0.3	-0.6	-0.9	-0.3	-0.2	-0.3	32
0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	33
16.2	20.6	23.4	16.2	19.9	22.5	15.2	18.5	20.1	15.6	19.1	21.1	34
5.44	5.52	5.43	5.60	5.84	5.67	5.50	5.58	5.50	5.57	5.18	5.14	35
3.94	3.89	3.97	3.33	3.44	2.98	3.26	4.15	5.29	4.89	5.58	5.29	36
3.32	3.35	3.41	3.43	3.55	3.67	3.68	3.72	3.55	3.81	3.88	4.04	37
5.67	5.71	5.62	5.54	5.55	5.32	5.81	5.47	5.69	5.25	4.81	5.29	38
7.37	7.44	7.47	7.50	7.65	7.93	7.51	7.46	7.31	7.50	7.29	7.42	39
-0.28	-0.22	-0.27	-0.33	-0.19	-0.13	-0.17	-0.11	-0.09	-0.21	-0.17	-0.14	40
17.9	17.5	15.9	16.6	15.7	15.9	12.5	11.4	11.0	10.1	11.3	12.0	41
3.4	3.2	2.6	2.4	2.1	2.0	2.2	2.2	3.5	1.5	1.6	1.7	42
10.9	12.7	13.5	13.1	14.6	14.8	14.7	17.6	18.8	10.4	11.0	11.6	43
0.2	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.3	0.6	0.9	1.6	44
51.7	50.9	52.9	50.9	50.7	50.1	52.4	51.3	49.2	52.6	51.2	49.7	45
14.3	13.9	13.5	14.7	14.7	14.8	15.3	14.8	14.5	21.4	21.0	20.3	46
1.3	1.3	1.2	1.6	1.5	1.6	2.0	1.6	1.7	1.9	1.7	1.5	47
15.4	15.3	13.4	19.2	18.7	18.9	21.0	20.9	17.8	18.1	15.9	18.2	48
36.9	36.4	40.5	22.3	21.3	18.2	11.4	13.9	18.1	6.2	6.4	1.8	49
17.8	17.5	17.6	22.1	22.0	24.6	27.8	25.9	24.3	37.6	42.1	42.3	50
23.0	22.5	21.3	28.5	30.2	30.2	29.3	28.4	30.3	24.2	20.8	18.8	51
6.9	8.3	7.2	7.9	7.8	8.1	10.5	10.9	9.5	13.9	14.8	18.9	52
8.9	9.4	9.9	8.7	9.0	9.2	8.8	9.0	9.8	9.4	10.2	10.2	53
48.5	47.5	45.9	49.4	49.2	47.7	47.5	48.1	47.3	38.3	35.1	34.2	54
4.18	4.14	4.04	4.28	4.23	4.23	4.41	4.42	4.37	4.61	4.53	4.50	55
22.7	23.2	20.2	24.1	22.3	20.8	26.8	28.6	31.4	31.7	36.2	36.6	56
9.16	9.68	10.31	8.89	9.35	9.65	9.09	9.37	10.36	9.76	10.75	10.85	57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

\*Figures not shown where fewer than three banks in the group.

# KANSAS MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	209	18		66
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	10.3	9.2		9.5
2. Net income .....	10.0	8.7		8.9
<i>Percentage of Net Income</i>				
3. Cash dividends declared .....	28.7	27.0		24.9
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income .....	5.70	5.66		5.68
5. Salaries, wages, and employee benefits .....	1.42	1.96		1.49
6. Interest on deposits .....	1.81	1.26		1.86
7. Net occupancy expense of bank premises .....	0.16	0.13		0.15
8. All other operating expenses .....	1.00	0.92		1.03
9. Total operating expense .....	4.39	4.27		4.53
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.98	1.04		0.91
11. Net income .....	0.95	0.99		0.85
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities .....	19.6	33.3		21.0
13. Interest on securities of U. S. Government agencies .....	4.2	7.7		4.3
14. Interest on obligations of states and political subdivisions .....	7.0	2.2		5.3
15. Interest and dividends on other securities .....	0.2	0.2		0.2
16. Interest and fees on loans and income on Federal funds sold .....	61.5	50.4		63.2
17. All other operating income <sup>2</sup> .....	7.5	6.2		6.0
18. Total operating income .....	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup> .....	4.7	4.6		4.0
20. Trust department income <sup>3</sup> .....	1.4	*		*
21. Salaries and wages .....	22.4	32.4		23.9
22. Pensions and other employee benefits .....	2.5	2.4		2.3
23. Interest on deposits .....	31.9	22.2		32.7
24. Interest on borrowed money .....	0.4	0.5		0.1
25. Net occupancy expense of bank premises .....	2.7	2.2		2.6
26. Provision for loan losses .....	3.4	2.6		4.0
27. All other operating expenses .....	13.5	12.8		13.7
28. Total operating expense .....	76.8	75.1		79.3
29. Interest on capital notes and debentures <sup>3</sup> .....	2.5	*		*
30. Income before taxes and securities gains (losses) .....	23.2	24.9		20.7
31. Income after taxes and before securities gains (losses) .....	17.3	18.3		16.1
32. Net securities gains (+) or losses (-), after tax effect .....	-0.5	-0.5		-0.8
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	-0.1		0.0
34. Net income .....	16.8	17.7		15.3
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities</i> <sup>4</sup>				
35. Interest on U. S. Treasury securities .....	5.54	5.69		5.66
36. Interest on securities of U. S. Government agencies .....	4.54	3.34		4.05
37. Interest on obligations of states and political subdivisions .....	3.36	3.07		3.23
38. Interest and dividends on other securities .....	5.80	6.01		6.06
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup> .....	7.11	7.05		7.07
40. Net losses (-) or recoveries (+) on loans .....	-0.20	+0.10		-0.09
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup> .....	20.1	32.2		21.6
42. Securities of U. S. Government agencies <sup>4</sup> .....	3.9	7.0		4.0
43. Obligations of states and political subdivisions <sup>4</sup> .....	11.1	3.4		8.5
44. Other securities <sup>4</sup> .....	0.2	0.3		0.2
45. Total loans and Federal funds sold .....	49.1	42.0		50.5
46. Cash and due from banks .....	14.2	14.5		14.3
47. Real estate .....	1.2	0.6		0.9
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans .....	14.3	8.6		13.8
49. Loans to farmers .....	40.5	60.2		48.7
50. Commercial and industrial loans .....	16.7	6.7		11.6
51. Consumer loans to individuals .....	20.4	14.2		17.4
52. All other loans and Federal funds sold .....	8.1	10.3		8.5
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	9.6	12.0		9.6
54. Time and savings deposits to total deposits .....	47.4	37.7		48.9
55. Interest on deposits to time and savings deposits .....	4.21	3.66		4.19
56. Income taxes to net income plus income taxes .....	21.3	21.4		18.2
57. Total capital accounts to total deposits .....	10.15	13.59		10.15

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969	1969	1969	1969	1969
10.6	11.5	10.9	10.1	1
10.5	11.2	11.2	10.1	2
30.7	31.1	22.6	39.8	3
5.68	5.73	6.17	5.37	4
1.36	1.27	1.34	1.06	5
1.93	1.85	1.88	1.45	6
0.15	0.18	0.22	0.11	7
0.90	1.04	1.39	1.11	8
4.34	4.34	4.83	3.73	9
0.97	1.04	1.04	1.02	10
0.96	1.01	1.07	1.03	11
18.6	16.7	7.8	12.6	12
4.2	3.1	2.4	3.1	13
7.7	9.4	9.3	8.3	14
0.2	0.2	0.2	0.2	15
62.8	60.9	67.6	65.1	16
6.5	9.7	12.7	10.7	17
100.0	100.0	100.0	100.0	100.0
4.5	6.1	4.5	2.7	19
0.6	1.0	2.8	2.7	20
21.1	19.6	19.1	17.4	21
2.8	2.6	2.6	2.3	22
34.3	32.5	30.1	27.0	23
0.1	0.5	1.7	2.7	24
2.6	3.1	3.6	2.0	25
3.2	3.1	3.6	1.9	26
12.1	14.2	17.7	16.0	27
76.2	75.6	78.4	69.3	28
*	*	*	*	29
23.8	24.4	21.6	30.7	30
17.5	18.0	16.8	19.1	31
-0.4	-0.2	+0.2	+0.3	32
0.0	0.0	0.3	-0.1	33
17.1	17.8	17.3	19.3	34
5.55	5.40	5.59	4.93	35
4.99	4.87	4.19	6.34	36
3.35	3.54	3.85	3.71	37
5.79	5.52	5.96	4.92	38
7.01	7.22	7.51	7.18	39
-0.26	-0.35	-0.30	-0.29	40
18.3	18.3	8.5	13.8	41
3.9	2.9	2.7	3.0	42
12.8	14.6	14.8	12.0	43
0.2	0.2	0.2	0.2	44
50.5	47.8	55.1	47.4	45
13.1	14.4	15.6	19.7	46
1.1	1.5	2.2	2.6	47
13.8	17.6	15.3	11.1	48
45.5	25.2	15.8	10.1	49
15.8	23.3	21.1	44.5	50
18.3	26.3	15.8	22.3	51
6.6	7.6	12.0	12.0	52
9.2	9.2	9.8	11.1	53
50.0	47.7	47.6	34.8	54
4.25	4.30	4.52	4.66	55
22.3	22.7	18.7	34.6	56
9.43	9.53	10.12	12.09	57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>\*</sup>Figures not shown where fewer than three banks in the group.

# NEBRASKA MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	138	11		1969
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	10.7	9.1		10.7
2. Net income .....	10.6	8.8		10.7
<i>Percentage of Net Income</i>				
3. Cash dividends declared .....	31.9	37.1		32.4
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income .....	5.68	5.55		5.65
5. Salaries, wages, and employee benefits .....	1.38	1.78		1.48
6. Interest on deposits .....	1.82	1.00		1.79
7. Net occupancy expense of bank premises .....	0.15	0.11		0.14
8. All other operating expenses .....	0.97	1.00		0.84
9. Total operating expense .....	4.32	3.89		4.25
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.98	1.20		1.03
11. Net income .....	0.96	1.16		1.02
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities .....	15.7	27.6		16.8
13. Interest on securities of U. S. Government agencies .....	8.0	11.7		10.5
14. Interest on obligations of states and political subdivisions .....	5.6	1.6		3.7
15. Interest and dividends on other securities .....	0.2	0.2		0.1
16. Interest and fees on loans and income on Federal funds sold .....	63.4	52.6		63.1
17. All other operating income <sup>2</sup> .....	7.1	6.3		5.8
18. Total operating income .....	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup> .....	4.0	4.4		3.5
20. Trust department income <sup>3</sup> .....	1.9	*		*
21. Salaries and wages .....	21.8	29.7		23.4
22. Pensions and other employee benefits .....	2.5	2.3		2.5
23. Interest on deposits .....	32.5	17.9		32.0
24. Interest on borrowed money .....	0.5	0.1		0.3
25. Net occupancy expense of bank premises .....	2.6	2.0		2.4
26. Provision for loan losses .....	2.5	2.3		2.5
27. All other operating expenses .....	13.6	15.1		12.3
28. Total operating expense .....	76.0	69.4		75.4
29. Interest on capital notes and debentures <sup>3</sup> .....	*	*		*
30. Income before taxes and securities gains (losses) .....	24.0	30.6		24.6
31. Income after taxes and before securities gains (losses) .....	17.1	21.9		18.1
32. Net securities gains (+) or losses (-), after tax effect .....	-0.1	-0.6		+0.0
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	0.0		-0.1
34. Net income .....	17.0	21.3		18.0
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities<sup>4</sup></i>				
35. Interest on U. S. Treasury securities .....	5.30	5.38		5.26
36. Interest on securities of U. S. Government agencies .....	5.87	6.94		5.67
37. Interest on obligations of states and political subdivisions .....	3.41	2.41		3.49
38. Interest and dividends on other securities .....	5.49	5.55		5.79
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup> .....	7.04	7.29		6.89
40. Net losses (—) or recoveries (+) on loans .....	-0.22	-0.18		-0.15
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup> .....	16.6	27.7		17.8
42. Securities of U. S. Government agencies <sup>4</sup> .....	7.0	11.2		8.9
43. Obligations of states and political subdivisions <sup>4</sup> .....	8.7	2.1		5.8
44. Other securities <sup>4</sup> .....	0.2	0.3		0.2
45. Total loans and Federal funds sold .....	51.6	40.1		52.0
46. Cash and due from banks .....	14.5	17.9		14.4
47. Real estate .....	1.0	0.5		0.8
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans .....	10.8	6.3		8.1
49. Loans to farmers .....	55.4	65.1		71.0
50. Commercial and industrial loans .....	13.9	9.9		8.8
51. Consumer loans to individuals .....	14.1	12.4		8.8
52. All other loans and Federal funds sold .....	5.8	6.3		3.3
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	9.4	13.4		9.9
54. Time and savings deposits to total deposits .....	45.7	28.1		45.0
55. Interest on deposits to time and savings deposits .....	4.32	3.64		4.32
56. Income taxes to net income plus income taxes .....	24.0	22.9		23.9
57. Total capital accounts to total deposits .....	9.56	15.54		10.03

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969	1969	1969	1969	1969
11.0 10.8	10.4 10.2	13.3 13.8	10.4 10.2	1 2
30.5	30.0	21.1	48.1	3
5.64 1.32 1.87 0.14 0.98 4.31	5.78 1.19 2.17 0.19 1.01 4.56	5.65 1.20 2.08 0.16 0.83 4.27	6.04 1.41 1.40 0.19 1.63 4.63	4 5 6 7 8 9
0.95 0.93	0.84 0.82	1.04 1.08	0.86 0.84	10 11
14.5	14.1	12.2	6.3	12
7.2	6.0	5.8	0.9	13
6.3 0.2	8.2 0.4	9.7 0.2	5.7 0.1	14 15
65.4 6.4	63.0 8.3	62.7 9.4	72.1 14.9	16 17
100.0	100.0	100.0	100.0	100.0 18
3.9 *	4.6 0.5	4.8 0.8	3.4 4.7	19 20
21.0 2.4 34.1 0.2 2.5 3.2 13.1	18.1 2.4 37.8 0.3 3.2 2.1 15.0	18.7 2.5 36.9 0.5 2.8 0.7 13.3	20.3 3.2 23.1 5.3 3.1 1.5 20.2	21 22 23 24 25 26 27
76.5	78.9	75.4	76.7	28
*	*	*	*	29
23.5	21.1	24.6	23.3	30
16.6	14.5	18.5	14.0	31
-0.2	-0.2	+0.8	-0.1	32
0.0 16.4	0.0 14.3	0.0 19.3	0.0 13.9	33 34
5.09	5.52	5.40	6.03	35
5.94	5.19	6.75	6.58	36
3.47 5.49	3.49 5.16	3.40 5.32	3.99 4.66	37 38
6.96 -0.36	7.16 -0.16	7.09 -0.04	7.74 -0.18	39 40
15.4 6.1	15.1 5.6	12.9 4.8	6.5 0.8	41 42
10.0 0.2 54.3 12.9 1.0	12.7 0.4 50.6 13.6 1.4	15.6 0.2 49.0 14.4 2.4	8.5 0.2 55.5 24.8 1.9	43 44 45 46 47
10.5 56.3 13.2 13.5 6.5	16.8 38.0 17.5 21.1 6.6	15.8 27.1 28.7 19.3 9.1	12.0 16.0 35.0 26.4 10.6	48 49 50 51 52
8.9 47.5	8.2 53.0	8.0 50.2	8.7 35.1	53 54
4.32 22.0 8.83	4.49 26.0 8.16	4.57 21.9 7.78	4.63 36.7 8.52	55 56 57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>\*</sup>Figures not shown where fewer than three banks in the group.

# OKLAHOMA MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	225	25	63	
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup>	10.8	7.4		9.6
2. Net income	10.5	7.2		9.3
<i>Percentage of Net Income</i>				
3. Cash dividends declared	29.3	34.8		30.8
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income	5.93	5.90		5.93
5. Salaries, wages, and employee benefits	1.67	2.18		1.84
6. Interest on deposits	1.64	1.04		1.57
7. Net occupancy expense of bank premises	0.19	0.18		0.17
8. All other operating expenses	1.13	1.34		1.11
9. Total operating expense	4.63	4.74		4.69
10. Income after taxes and before securities gains (losses) <sup>1</sup>	0.96	0.83		0.92
11. Net income	0.93	0.80		0.89
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities	17.8	23.3		18.8
13. Interest on securities of U. S. Government agencies	2.9	5.6		4.2
14. Interest on obligations of states and political subdivisions	6.0	2.3		4.3
15. Interest and dividends on other securities	0.2	0.3		0.2
16. Interest and fees on loans and income on Federal funds sold	64.0	59.5		64.4
17. All other operating income <sup>2</sup>	9.1	9.0		8.1
18. Total operating income	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup>	5.9	5.5		5.4
20. Trust department income <sup>3</sup>	1.4	*		*
21. Salaries and wages	25.9	35.3		29.0
22. Pensions and other employee benefits	2.5	2.5		2.1
23. Interest on deposits	27.6	17.0		26.6
24. Interest on borrowed money	0.4	0.2		0.1
25. Net occupancy expense of bank premises	3.2	3.2		2.9
26. Provision for loan losses	3.0	5.5		2.9
27. All other operating expenses	15.2	15.7		15.3
28. Total operating expense	77.8	79.4		78.9
29. Interest on capital notes and debentures <sup>3</sup>	1.3	*		*
30. Income before taxes and securities gains (losses)	22.2	20.6		21.1
31. Income after taxes and before securities gains (losses)	16.3	14.7		15.7
32. Net securities gains (+) or losses (-), after tax effect	-0.3	-0.4		-0.4
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.0		0.0
34. Net income	16.0	14.3		15.3
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities<sup>4</sup></i>				
35. Interest on U. S. Treasury securities	5.40	5.58		5.40
36. Interest on securities of U. S. Government agencies	3.14	4.16		3.80
37. Interest on obligations of states and political subdivisions	3.18	2.57		3.25
38. Interest and dividends on other securities	5.76	5.90		6.16
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup>	7.79	8.23		7.86
40. Net losses (-) or recoveries (+) on loans	-0.19	-0.08		-0.06
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup>	19.1	23.9		20.5
42. Securities of U. S. Government agencies <sup>4</sup>	2.7	5.1		3.9
43. Obligations of states and political subdivisions <sup>4</sup>	10.0	4.3		7.1
44. Other securities <sup>4</sup>	0.3	0.2		0.2
45. Total loans and Federal funds sold	49.3	44.2		49.3
46. Cash and due from banks	16.9	21.2		17.5
47. Real estate	1.3	0.8		1.4
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans	17.8	14.8		17.5
49. Loans to farmers	26.9	45.0		37.3
50. Commercial and industrial loans	19.6	11.5		12.7
51. Consumer loans to individuals	26.8	23.0		24.3
52. All other loans and Federal funds sold	8.9	5.7		8.2
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup>	9.2	11.6		9.6
54. Time and savings deposits to total deposits	44.6	32.3		44.3
55. Interest on deposits to time and savings deposits	3.98	3.48		3.83
56. Income taxes to net income plus income taxes	21.9	20.9		21.4
57. Total capital accounts to total deposits	9.70	13.19		10.23

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969	1969	1969	1969	1969
63	52	14	8	
11.3	13.4	10.8	10.5	1
11.1	12.9	10.7	9.9	2
26.5	24.5	35.2	44.0	3
5.79	6.28	5.59	5.40	4
1.60	1.52	1.29	1.04	5
1.71	1.90	1.76	1.55	6
0.19	0.23	0.21	0.13	7
1.03	1.18	1.09	1.14	8
4.53	4.83	4.35	3.86	9
0.93	1.10	0.91	1.00	10
0.92	1.06	0.90	0.95	11
19.1	14.7	12.5	11.5	12
2.6	1.1	0.8	0.7	13
6.8	7.2	10.3	8.1	14
0.1	0.2	0.3	1.6	15
62.9	66.1	65.1	68.4	16
8.5	10.7	11.0	9.7	17
100.0	100.0	100.0	100.0	100.0 18
5.6	7.4	6.3	2.6	19
*	0.6	1.4	3.2	20
25.1	21.5	19.9	16.6	21
2.6	2.7	3.0	2.6	22
29.6	30.5	31.7	28.3	23
0.1	0.2	1.2	5.7	24
3.2	3.6	3.7	2.4	25
2.5	2.8	2.2	2.1	26
14.8	15.3	15.6	13.2	27
77.9	76.6	77.3	70.9	28
*	*	*	1.5	29
22.1	23.4	22.7	29.1	30
16.1	17.4	16.4	18.7	31
-0.1	-0.2	+0.1	-0.7	32
0.2	0.0	0.0	0.0	33
16.2	17.2	16.5	18.0	34
5.15	5.60	5.24	5.71	35
2.96	2.11	2.60	3.82	36
3.18	3.23	3.49	3.68	37
5.50	5.80	5.52	4.35	38
7.65	7.86	7.33	7.34	39
-0.25	-0.35	-0.20	-0.19	40
20.8	16.0	13.4	10.6	41
2.4	1.2	1.5	0.7	42
11.3	12.6	16.6	11.6	43
0.1	0.2	0.3	2.0	44
48.0	52.7	50.4	51.8	45
15.9	15.0	15.7	20.4	46
1.1	1.7	1.7	1.5	47
18.5	19.2	18.4	14.1	48
28.3	13.1	6.2	0.8	49
18.2	26.3	33.7	42.1	50
26.1	33.0	29.1	22.5	51
8.9	8.4	13.6	20.5	52
8.4	8.5	8.6	10.2	53
46.4	49.6	46.2	35.3	54
3.98	4.20	4.30	4.68	55
22.5	20.4	24.2	30.8	56
8.56	8.77	8.96	10.95	57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>\*</sup>Figures not shown where fewer than three banks in the group.

**COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,**

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	204	7	1969	48
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	10.8	7.9		10.1
2. Net income .....	10.6	7.8		9.8
<i>Percentage of Net Income</i>				
3. Cash dividends declared .....	31.0	30.3		28.0
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income .....	6.45	6.06		6.52
5. Salaries, wages, and employee benefits .....	1.62	1.82		1.80
6. Interest on deposits .....	1.85	1.14		1.79
7. Net occupancy expense of bank premises .....	0.25	0.19		0.25
8. All other operating expenses .....	1.35	1.55		1.39
9. Total operating expense .....	5.07	4.70		5.23
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.96	0.96		0.97
11. Net income .....	0.94	0.96		0.95
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities .....	14.4	27.8		15.5
13. Interest on securities of U. S. Government agencies .....	1.4	2.4		1.7
14. Interest on obligations of states and political subdivisions .....	5.7	0.8		4.1
15. Interest and dividends on other securities .....	0.2	0.3		0.2
16. Interest and fees on loans and income on Federal funds sold .....	66.2	59.4		66.1
17. All other operating income <sup>2</sup> .....	12.1	9.3		12.4
18. Total operating income .....	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup> .....	7.8	5.6		8.7
20. Trust department income <sup>3</sup> .....	2.0	*		*
21. Salaries and wages .....	22.8	28.6		25.6
22. Pensions and other employee benefits .....	2.4	1.6		2.4
23. Interest on deposits .....	28.9	18.1		27.3
24. Interest on borrowed money .....	0.8	0.0		0.1
25. Net occupancy expense of bank premises .....	3.7	3.1		3.7
26. Provision for loan losses .....	2.6	4.4		2.9
27. All other operating expenses .....	17.1	20.4		18.2
28. Total operating expense .....	78.3	76.2		80.2
29. Interest on capital notes and debentures <sup>3</sup> .....	1.0	*		*
30. Income before taxes and securities gains (losses) .....	21.7	23.8		19.8
31. Income after taxes and before securities gains (losses) .....	15.0	16.7		14.7
32. Net securities gains (+) or losses (-), after tax effect .....	-0.2	+0.0		+0.0
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	0.0		-0.1
34. Net income .....	14.8	16.7		14.6
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities<sup>4</sup></i>				
35. Interest on U. S. Treasury securities .....	5.73	5.66		5.57
36. Interest on securities of U. S. Government agencies .....	2.12	1.27		2.03
37. Interest on obligations of states and political subdivisions .....	3.37	1.19		3.19
38. Interest and dividends on other securities .....	5.66	5.53		5.51
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup> .....	7.73	7.60		7.70
40. Net losses (—) or recoveries (+) on loans .....	-0.23	-0.14		-0.21
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup> .....	15.9	27.2		17.3
42. Securities of U. S. Government agencies <sup>4</sup> .....	1.7	3.0		2.4
43. Obligations of states and political subdivisions <sup>4</sup> .....	9.4	1.3		6.3
44. Other securities <sup>4</sup> .....	0.2	0.4		0.3
45. Total loans and Federal funds sold .....	54.9	47.2		55.9
46. Cash and due from banks .....	15.4	18.2		15.8
47. Real estate .....	1.8	2.0		1.6
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans .....	18.7	18.0		17.8
49. Loans to farmers .....	24.8	27.5		31.5
50. Commercial and industrial loans .....	22.5	14.1		21.7
51. Consumer loans to individuals .....	27.1	33.9		22.7
52. All other loans and Federal funds sold .....	6.9	6.5		6.3
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	9.3	12.6		9.9
54. Time and savings deposits to total deposits .....	48.9	37.1		48.5
55. Interest on deposits to time and savings deposits .....	4.20	3.13		4.05
56. Income taxes to net income plus income taxes .....	25.3	21.2		20.6
57. Total capital accounts to total deposits .....	9.67	14.62		10.51

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# GROUPED ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969 73	1969 44	1969 18	1969 14	1969
11.2 10.9	11.7 11.7	10.4 9.5	10.5 10.3	1 2
29.7	29.5	39.0	43.3	3
6.56 1.61 1.92 0.26 1.30 5.09	6.34 1.52 1.91 0.23 1.26 4.92	6.33 1.55 1.82 0.28 1.43 5.08	6.29 1.42 1.88 0.21 1.47 4.98	4 5 6 7 8 9
1.02 0.99	0.95 0.96	0.82 0.76	0.83 0.82	10 11
14.9	13.3	12.1	8.0	12
1.3	1.2	0.7	1.7	13
5.9 0.2	6.9 0.2	7.6 0.2	6.4 0.2	14 15
65.8 11.9	66.7 11.7	66.4 13.0	69.1 14.6	16 17
100.0	100.0	100.0	100.0	100.0 18
8.3 0.1	7.7 0.7	6.8 2.0	4.3 4.3	19 20
22.0 2.3 30.0 0.5 3.7 2.4 16.3	21.8 2.3 30.4 0.6 3.7 2.6 16.0	21.5 2.8 28.8 2.5 4.5 2.0 18.2	19.9 2.7 30.1 3.7 3.3 2.1 17.7	21 22 23 24 25 26 27
77.2	77.4	80.3	79.5	28
*	0.9	1.3	1.1	29
22.8	22.6	19.7	20.5	30
15.7	15.1	12.9	13.0	31
-0.3	+0.0	-1.1	-0.3	32
0.0 15.4	0.2 15.3	0.2 12.0	0.2 12.9	33 34
5.82	5.81	5.60	5.83	35
2.40	1.76	1.75	3.00	36
3.30 5.76	3.68 5.40	3.86 6.10	3.86 6.07	37 38
7.82 -0.29	7.61 -0.21	7.77 -0.16	7.84 -0.23	39 40
16.4 1.5	14.7 1.3	13.8 0.7	9.0 2.0	41 42
10.0 0.2 55.2 14.4 1.7	11.7 0.2 54.9 14.8 1.8	12.1 0.2 54.3 15.7 2.2	10.5 0.2 54.9 19.5 2.5	43 44 45 46 47
15.2 28.2 22.0 28.8 5.8	20.6 23.9 20.5 27.1 7.9	26.3 10.3 28.0 27.8 7.6	24.6 4.2 31.4 28.1 11.7	48 49 50 51 52
9.3 50.5	8.7 50.5	8.4 46.7	8.3 46.0	53 54
4.26 24.7 9.72	4.19 28.7 8.77	4.41 34.2 8.60	4.69 24.5 8.29	55 56 57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>7</sup>Figures not shown where fewer than three banks in the group.

# TENTH DISTRICT METROPOLITAN AREA MEMBER BANKS,

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	184	4		21
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	11.0	4.3		9.7
2. Net income .....	10.6	4.3		9.5
<i>Percentage of Net Income</i>				
3. Cash dividends declared .....	28.5	46.1		20.1
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income .....	6.43	5.85		6.71
5. Salaries, wages, and employee benefits .....	1.60	2.30		1.89
6. Interest on deposits .....	1.79	1.13		1.91
7. Net occupancy expense of bank premises .....	0.24	0.18		0.23
8. All other operating expenses .....	1.46	1.18		1.42
9. Total operating expense .....	5.09	4.79		5.45
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.93	0.66		0.87
11. Net income .....	0.90	0.67		0.85
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities .....	14.1	17.5		18.0
13. Interest on securities of U. S. Government agencies .....	2.4	4.8		3.5
14. Interest on obligations of states and political subdivisions .....	6.1	2.9		2.8
15. Interest and dividends on other securities .....	0.2	0.2		0.1
16. Interest and fees on loans and income on Federal funds sold .....	63.3	66.7		61.4
17. All other operating income <sup>2</sup> .....	13.9	7.9		14.2
18. Total operating income .....	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup> .....	8.6	5.7		10.7
20. Trust department income <sup>3</sup> .....	3.2	*		*
21. Salaries and wages .....	22.3	36.5		25.5
22. Pensions and other employee benefits .....	2.4	3.5		2.2
23. Interest on deposits .....	28.2	18.7		29.4
24. Interest on borrowed money .....	1.3	0.2		0.1
25. Net occupancy expense of bank premises .....	3.6	2.9		3.3
26. Provision for loan losses .....	2.9	5.6		2.0
27. All other operating expenses .....	18.1	14.0		18.2
28. Total operating expense .....	78.8	81.4		80.7
29. Interest on capital notes and debentures <sup>3</sup> .....	1.6	*		*
30. Income before taxes and securities gains (losses) .....	21.2	18.6		19.3
31. Income after taxes and before securities gains (losses) .....	14.4	11.6		13.1
32. Net securities gains (+) or losses (-), after tax effect .....	-0.3	+0.0		-0.2
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	0.0		0.0
34. Net income .....	14.1	11.6		12.9
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities<sup>4</sup></i>				
35. Interest on U. S. Treasury securities .....	5.69	4.78		5.31
36. Interest on securities of U. S. Government agencies .....	3.60	3.50		3.34
37. Interest on obligations of states and political subdivisions .....	3.30	3.20		2.24
38. Interest and dividends on other securities .....	5.48	6.00		5.54
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup> .....	7.80	7.83		7.96
40. Net losses (-) or recoveries (+) on loans .....	-0.31	+0.27		-0.09
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup> .....	15.8	21.2		21.8
42. Securities of U. S. Government agencies <sup>4</sup> .....	2.7	4.2		4.1
43. Obligations of states and political subdivisions <sup>4</sup> .....	10.1	6.2		4.8
44. Other securities <sup>4</sup> .....	0.4	0.3		0.2
45. Total loans and Federal funds sold .....	51.7	49.8		51.3
46. Cash and due from banks .....	16.7	17.3		15.8
47. Real estate .....	1.8	1.0		1.5
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans .....	19.7	14.8		22.0
49. Loans to farmers .....	9.3	59.9		16.7
50. Commercial and industrial loans .....	25.7	2.5		19.7
51. Consumer loans to individuals .....	35.7	21.5		34.5
52. All other loans and Federal funds sold .....	9.6	1.3		7.1
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	8.8	12.4		9.4
54. Time and savings deposits to total deposits .....	46.5	36.8		52.4
55. Interest on deposits to time and savings deposits .....	4.31	3.27		4.07
56. Income taxes to net income plus income taxes .....	25.3	24.2		25.0
57. Total capital accounts to total deposits .....	9.22	14.22		10.13

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# GROUPED ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969	1969	1969	1969	1969
44	58	16	41	
11.1	12.6	10.7	10.2	1
11.0	12.0	9.5	10.0	2
21.0	25.9	24.5	44.3	3
6.97	6.51	6.08	5.79	4
1.86	1.53	1.40	1.28	5
1.83	1.89	1.93	1.57	6
0.32	0.25	0.20	0.16	7
1.67	1.50	1.23	1.32	8
5.68	5.17	4.76	4.33	9
0.93	0.97	0.91	0.91	10
0.93	0.94	0.82	0.88	11
14.6	15.7	12.7	9.3	12
2.1	2.7	2.9	1.4	13
4.3	7.6	9.3	6.8	14
0.2	0.2	0.2	0.5	15
62.4	60.3	63.2	68.8	16
16.4	13.5	11.7	13.2	17
100.0	100.0	100.0	100.0	100.0 18
11.7	9.7	7.7	3.2	19
2.9	0.8	2.0	4.3	20
24.6	21.1	20.4	19.4	21
2.3	2.3	2.5	2.7	22
26.4	29.2	31.7	27.1	23
0.4	0.5	1.9	4.1	24
4.5	3.8	3.3	2.8	25
3.0	4.0	2.4	1.9	26
20.2	18.3	16.0	16.6	27
81.4	79.2	78.2	74.6	28
*	1.6	*	1.8	29
18.6	20.8	21.8	25.4	30
13.3	14.7	14.8	15.7	31
+0.0	-0.3	-1.3	-0.3	32
0.1	0.0	0.0	0.0	33
13.4	14.4	13.5	15.4	34
5.76	5.87	5.79	5.62	35
2.89	3.55	3.09	4.76	36
2.89	3.44	3.97	3.82	37
5.68	5.35	5.59	5.34	38
7.98	7.87	7.56	7.51	39
-0.32	-0.53	-0.19	-0.21	40
17.3	16.9	13.7	9.7	41
2.6	2.7	3.6	1.6	42
8.2	12.4	14.4	10.2	43
0.5	0.3	0.2	0.6	44
54.3	49.6	51.4	52.6	45
14.8	15.5	14.3	21.8	46
2.0	1.7	1.5	1.9	47
19.1	19.3	26.7	17.4	48
8.9	7.6	1.1	6.5	49
23.1	23.1	25.4	37.8	50
42.4	39.9	36.2	24.3	51
6.5	10.1	10.6	14.0	52
8.5	8.2	8.7	9.4	53
49.1	47.5	50.9	38.2	54
4.14	4.38	4.33	4.62	55
21.9	22.0	31.0	31.6	56
8.97	8.38	9.12	9.76	57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>\*</sup>Figures not shown where fewer than three banks in the group.

# TENTH DISTRICT NONMETROPOLITAN AREA MEMBER BANKS

Number of Banks	ALL BANKS	GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION
		1969	1969	
	642	58		205
<b>PROFITABILITY</b>				
<i>Percentage of Equity Capital and Reserves</i>				
1. Income after taxes and before securities gains (losses) <sup>1</sup> .....	10.5	8.6		9.9
2. Net income .....	10.3	8.2		9.6
<i>Percentage of Net Income</i>				
3. Cash dividends declared .....	30.3	31.9		29.4
<b>SOURCES AND DISPOSITION OF INCOME</b>				
<i>Percentage of Total Assets</i>				
4. Total operating income .....	5.80	5.79		5.85
5. Salaries, wages, and employee benefits .....	1.51	1.97		1.63
6. Interest on deposits .....	1.77	1.13		1.74
7. Net occupancy expense of bank premises .....	0.17	0.15		0.17
8. All other operating expenses .....	1.03	1.19		1.06
9. Total operating expense .....	4.48	4.44		4.60
10. Income after taxes and before securities gains (losses) <sup>1</sup> .....	0.97	0.99		0.96
11. Net income .....	0.95	0.96		0.92
<i>Percentage of Total Operating Income</i>				
12. Interest on U. S. Treasury securities .....	17.9	28.1		18.6
13. Interest on securities of U. S. Government agencies .....	4.2	7.0		5.1
14. Interest on obligations of states and political subdivisions .....	6.2	1.9		4.6
15. Interest and dividends on other securities .....	0.2	0.3		0.2
16. Interest and fees on loans and income on Federal funds sold .....	63.7	55.0		64.1
17. All other operating income <sup>2</sup> .....	7.8	7.7		7.4
18. Total operating income .....	100.0	100.0		100.0
19. Service charges on deposit accounts <sup>3</sup> .....	4.9	5.0		4.8
20. Trust department income <sup>3</sup> .....	1.0	*		1.0
21. Salaries and wages .....	23.5	32.0		25.5
22. Pensions and other employee benefits .....	2.5	2.2		2.3
23. Interest on deposits .....	30.6	19.1		30.0
24. Interest on borrowed money .....	0.3	0.3		0.1
25. Net occupancy expense of bank premises .....	3.0	2.7		2.8
26. Provision for loan losses .....	2.9	3.9		3.2
27. All other operating expenses .....	14.1	15.5		14.5
28. Total operating expense .....	76.9	75.7		78.4
29. Interest on capital notes and debentures <sup>3</sup> .....	1.2	*		*
30. Income before taxes and securities gains (losses) .....	23.1	24.3		21.6
31. Income after taxes and before securities gains (losses) .....	16.8	17.5		16.3
32. Net securities gains (+) or losses (-), after tax effect .....	-0.3	-0.4		-0.4
33. Extraordinary charges and minority interest or credits, after tax effect .....	0.0	0.0		0.0
34. Net income .....	16.5	17.1		15.9
<b>RATES OF RETURN ON SECURITIES AND LOANS</b>				
<i>Return on Securities<sup>4</sup></i>				
35. Interest on U. S. Treasury securities .....	5.51	5.71		5.48
36. Interest on securities of U. S. Government agencies .....	3.84	4.06		3.86
37. Interest on obligations of states and political subdivisions .....	3.33	2.48		3.39
38. Interest and dividends on other securities .....	5.77	5.82		5.95
<i>Return on Loans</i>				
39. Interest and fees on loans <sup>5</sup> .....	7.34	7.62		7.35
40. Net losses (-) or recoveries (+) on loans .....	-0.19	-0.07		-0.12
<b>DISTRIBUTION OF TOTAL ASSETS</b>				
<i>Percentage of Total Assets</i>				
41. U. S. Treasury securities <sup>4</sup> .....	18.7	27.6		19.5
42. Securities of U. S. Government agencies <sup>4</sup> .....	3.8	6.6		4.7
43. Obligations of states and political subdivisions <sup>4</sup> .....	10.0	3.2		7.3
44. Other securities <sup>4</sup> .....	0.2	0.3		0.2
45. Total loans and Federal funds sold .....	50.7	43.0		51.5
46. Cash and due from banks .....	15.1	18.3		15.5
47. Real estate .....	1.2	0.8		1.1
<b>DISTRIBUTION OF LOANS</b>				
<i>Percentage of Loans and Federal Funds Sold</i>				
48. Real estate loans .....	15.4	11.5		14.1
49. Loans to farmers .....	40.9	50.6		48.8
50. Commercial and industrial loans .....	16.7	10.8		13.0
51. Consumer loans to individuals .....	19.8	19.5		17.4
52. All other loans and Federal funds sold .....	7.2	7.6		6.7
<b>OTHER RATIOS</b>				
<i>In Percentage</i>				
53. Total capital accounts and reserves to total assets <sup>6</sup> .....	9.5	12.1		9.8
54. Time and savings deposits to total deposits .....	46.6	33.7		46.4
55. Interest on deposits to time and savings deposits .....	4.13	3.56		4.09
56. Income taxes to net income plus income taxes .....	22.6	21.4		20.5
57. Total capital accounts to total deposits .....	9.93	13.79		10.26

<sup>1</sup>Excludes minority interest in operating income, if any.

<sup>2</sup>Includes net income on trading account securities.

<sup>3</sup>Averages exclude banks not reporting these items, or reporting negligible amounts.

# GROUPED ACCORDING TO SIZE OF DEPOSITS, 1969

GROUP 3 \$5-10 MILLION	GROUP 4 \$10-25 MILLION	GROUP 5 \$25-50 MILLION	GROUP 6 \$50 MILLION AND OVER	YOUR FIGURES
1969 213	1969 130	1969 32	1969 4	1969
11.0 10.8	11.3 11.2	11.0 11.1	10.5 10.3	1 2
30.5	29.0	36.5	43.3	3
5.74 1.40 1.86 0.16 0.96 4.38	5.80 1.33 1.92 0.19 0.98 4.42	5.94 1.37 1.82 0.24 1.21 4.64	5.66 1.22 1.59 0.27 1.01 4.09	4 5 6 7 8 9
0.97 0.95	0.99 0.98	0.93 0.94	0.97 0.95	10 11
17.4	15.2	10.7	13.1	12
4.1	2.4	1.6	2.1	13
7.2 0.2	8.1 0.2	9.1 0.2	8.4 0.2	14 15
63.9 7.2	65.4 8.7	66.8 11.6	66.0 10.2	16 17
100.0	100.0	100.0	100.0	100.0 18
4.7 0.5	5.2 0.8	5.2 1.7	3.3 2.5	19 20
22.0 2.5 32.7 0.2 2.8 2.7 13.3	20.3 2.6 33.3 0.4 3.3 2.5 13.7	20.1 2.9 30.6 1.5 4.1 2.0 16.6	18.4 2.9 27.0 1.6 4.8 2.3 13.7	21 22 23 24 25 26 27
76.2	76.1	77.8	70.7	28
*	1.0	1.7	*	29
23.8	23.9	22.2	29.3	30
17.2	17.0	15.9	17.8	31
-0.4	+0.0	+0.1	-0.2	32
0.0 16.8	0.0 17.0	0.1 16.1	0.0 17.6	33 34
5.38 4.15 3.41 5.67	5.48 3.24 3.42 5.62	5.36 3.34 3.54 5.92	5.11 6.32 3.62 4.35	35 36 37 38
7.24 -0.27	7.33 -0.24	7.49 -0.16	7.30 -0.16	39 40
18.0 3.6	16.4 2.2	11.8 1.4	13.6 1.4	41 42
11.5 0.2 51.1 14.2 1.1	13.4 0.2 51.5 14.3 1.6	14.8 0.2 52.8 15.8 2.3	12.6 0.3 52.7 16.5 2.0	43 44 45 46 47
14.6 42.7 16.7 19.0 7.0	19.2 28.8 21.7 23.3 7.0	18.2 16.5 29.0 25.8 10.5	25.5 2.9 36.6 22.7 12.3	48 49 50 51 52
9.0 48.3	9.0 50.2	8.9 45.9	9.6 39.0	53 54
4.19 22.9 9.20	4.24 24.9 9.12	4.45 24.7 9.08	4.56 32.5 9.76	55 56 57

<sup>4</sup>Excludes trading account securities.

<sup>5</sup>Loans used to compute this ratio exclude Federal funds sold.

<sup>6</sup>Includes capital notes and debentures, and all valuation reserves.

<sup>\*</sup>Figures not shown where fewer than three banks in the group.

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